

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
SOUTHERN DIVISION

UNITED STATES OF AMERICA

v.

CRIMINAL NO. 1:22-CR-13-LG-RHWR

SUSAN BECKER

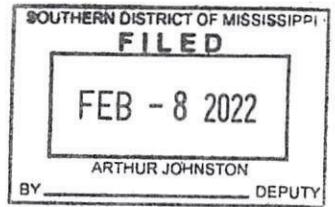
18 U.S.C. § 371
18 U.S.C. § 1343
18 U.S.C. § 1001

The Grand Jury charges:

COUNT 1

From sometime in or about June 2020 and continuing through at least September 2020, in Harrison County, in the Southern Division of the Southern District of Mississippi, and elsewhere, the defendant, **SUSAN BECKER**, did knowingly and willfully conspire with others known and unknown to the Grand Jury, to commit offenses against the United States, to wit, wire fraud in violation of Title 18, United States Code, Section 1343, and to do so devised and intended to devise a scheme and artifice to defraud individuals making closing cost payments on home purchases, or re-financings, and to obtain money and property by means of materially false and fraudulent pretenses, representations and promises, transmitted or caused to be transmitted in interstate and foreign commerce certain wire communications for the purpose of executing the scheme or artifice as follows:

Beginning as early as June 15, 2020 and through at least September 25, 2020, unknown co-conspirators of defendant, **SUSAN BECKER**, compromised the emails of various title closing companies and sent to at least 8 victims, false and misleading wire instructions to wire U.S. currency to accounts at various banks in the name of defendant, **SUSAN BECKER**. The defendant, **SUSAN BECKER**, then withdrew the funds from those banks and sent them to her co-conspirators.



In furtherance of the conspiracy and to carry out its objectives, the following overt acts were committed:

1. On or about June 15, 2020, Victim #1 received a spoofed and fraudulent email from a co-conspirator providing her with wiring instructions for the closing costs on a home she and her husband were purchasing in Humble, Texas. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at Chase Bank in Slidell, Louisiana. Victim #1 wired \$38,775.43 to defendant's account.
2. On or about June 15, 2020, Victim #2 received a spoofed and fraudulent email from a co-conspirator providing him with wiring instructions for the closing costs on refinancing his home in Frisco, Texas. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at Keesler Federal Credit Union ("KFCU") in D'Iberville, Mississippi. Victim #2 wired \$13,961.07 to defendant's account.
3. The defendant, **SUSAN BECKER**, withdrew \$12,000 from her KFCU account immediately after the wire transfer.
4. On or about June 22, 2020, Victim #3 received a spoofed and fraudulent email from a co-conspirator providing him with wiring instructions for the closing costs on a home he and his wife were purchasing in Reston, Virginia. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at Regions Bank in D'Iberville, Mississippi. Victim #3 wired \$41,003.24 to defendant's account.
5. On or about June 23, 2020 defendant, **SUSAN BECKER**, withdrew \$20,000 from that Regions Bank account.
6. On or about July 9, 2020, Victim #4 received a spoofed and fraudulent email from a co-conspirator providing him with wiring instructions for the closing costs on a home he and his wife were purchasing in Seattle, Washington. Those wiring instructions

required the money to be wired to defendant **SUSAN BECKER**, at Hancock Whitney Bank in Gulfport, Mississippi. Victim #4 wired \$122,023.43 to defendant's account.

7. On or about July 9, 2020 defendant, **SUSAN BECKER**, withdrew \$40,000 from the Hancock Whitney account. On or about July 10, 2020 defendant, **SUSAN BECKER**, withdrew \$60,000 from the same account. On or about July 13, 2020, defendant, **SUSAN BECKER**, withdrew \$10,000 from the same account.
8. On or about July 20, 2020, Victim #5 received a spoofed and fraudulent email from a co-conspirator providing him with wiring instructions for the closing costs on a home he was purchasing in Gwinnett, Georgia. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at The Peoples Bank in D'Iberville, Mississippi. Victim #5 wired \$19,096.68 to defendant's account.
9. On or about July 20, 2020 defendant, **SUSAN BECKER**, withdrew \$17,500 from the Peoples Bank account. On or about July 21, 2020 defendant, **SUSAN BECKER**, withdrew \$1,350 from the same account.
10. On or about July 30, 2020, Victim #6 received a spoofed and fraudulent email from a co-conspirator providing her with wiring instructions for the closing costs on a home she was purchasing in Ponca City, Oklahoma. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at BancorpSouth Bank in D'Iberville, Mississippi. Victim #6 wired \$35,525.90 to defendant's account.
11. On or about July 31, 2020 defendant, **SUSAN BECKER**, purchased an official check from BancorpSouth for \$35,574.90 which was all of the funds in that account.
12. On or about August 4, 2020, defendant, **SUSAN BECKER**, was interviewed by agents of the Federal Bureau of Investigation. During the course of that interview the defendant, **SUSAN BECKER**, repeatedly lied to the agents about the facts detailed

in the preceding paragraphs. Among her lies, she told the agents that she only had two bank accounts; she claimed to have no knowledge of the wire transactions detailed above and did not withdraw the sums listed from those accounts.

13. On or about September 1, 2020, Victim #7 received a spoofed and fraudulent email from a co-conspirator providing her with wiring instructions for the closing costs on a home she and her husband were purchasing in Grapevine, Texas. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at Merchants & Marine Bank in Pascagoula, Mississippi. Victim #7 wired \$194,380.16 to defendant's account.
14. On or about September 2, 2020 defendant, **SUSAN BECKER**, withdrew \$30,000 from the Merchants & Marine Bank account in cash and \$70,000 in an official bank check. Also on or about September 2, 2020 defendant, **SUSAN BECKER**, wired \$50,000 to Silvergate Bank.
15. On or about September 25, 2020, Victim #8 received a spoofed email providing him with wiring instructions for the closing costs on a home he was purchasing in Humble, Texas. Those wiring instructions required the money to be wired to defendant, **SUSAN BECKER**, at The Citizens Bank of Philadelphia in Biloxi, Mississippi. Victim #8 wired \$142,834.80 to defendant's account at that bank.
16. On or about September 25, 2020 defendant, **SUSAN BECKER**, withdrew \$50,000 from the Citizens Bank account. On or about October 27, 2020 defendant, **SUSAN BECKER**, withdrew the remaining funds in that account: \$86,671.93.

All in violation of Title 18, United States Code, Section 371.

COUNTS 2-9

THE SCHEME

The facts alleged in Count 1 above, are realleged and incorporated as if fully set forth herein. From on or about June, 2020 to on or about September, 2020, defendant, **SUSAN BECKER**, and others known and unknown to the Grand Jury, devised and intended to devise a scheme to defraud individual purchasers of real property, and aided and abetted others, known and unknown to the Grand Jury, to defraud purchasers of real property by means of materially false and fraudulent pretenses, representations and promises.

It was part of the scheme that:

Individuals, known and unknown to the Grand Jury, and working with defendant, **SUSAN BECKER**, intercepted information concerning house closings and re-financings from individuals (“victims”) in the process of purchasing or re-financing a home. Thereafter, these individuals sent spoofed and fraudulent emails from co-conspirators to these victims with false wiring instructions intended to deceive the victims and obtain these closing costs fraudulently. The victims were instructed to send these funds to various bank accounts in the name of defendant, **SUSAN BECKER**. The defendant, **SUSAN BECKER**, then withdrew some or all of these funds and forwarded some or all of these funds to her co-conspirators directing the scheme.

On or about each of the dates set forth below, in Harrison and Jackson Counties, in the Southern Division of the Southern District of Mississippi, and elsewhere, defendant, **SUSAN BECKER**, aided and abetted by others known and unknown to the Grand Jury, for the purpose of executing the scheme described above, and attempting to do so, caused to be transmitted by means of wire communication in interstate commerce the signals and sounds described below for each count, each transmission constituting a separate count:

Count	Date	Description
2	6/15/20	Wire of \$13,961.07 from Victim #2 to SUSAN BECKER'S account at Keesler Federal Credit Union in D'Iberville, Mississippi.
3	6/22/20	Wire of \$41,003.24 from Victim #3 to SUSAN BECKER'S account at Regions Bank in D'Iberville, Mississippi.
4	7/9/20	Wire of \$122,023.43 from Victim #4 to SUSAN BECKER'S account at Hancock Whitney Bank in Gulfport, Mississippi.
5	7/20/20	Wire of \$19,096.68 from Victim #5 to SUSAN BECKER'S account at The Peoples Bank in D'Iberville, Mississippi.
6	6/15/20	Wire of \$35,525.90 from Victim #6 to SUSAN BECKER'S account at BancorpSouth Bank in D'Iberville, Mississippi.
7	9/1/20	Wire of \$194,380.16 from Victim #7 to SUSAN BECKER'S account at Merchants & Marine Bank in Pascagoula, Mississippi.
8	9/2/20	Wire of \$50,000 from SUSAN BECKER'S account at Merchants & Marine Bank in Pascagoula, Mississippi to Silvergate Bank to the benefit of Bitflyer USA, Inc.
9	9/25/20	Wire of \$142,834.80 from Victim #8 to SUSAN BECKER'S account at The Citizens Bank of Philadelphia in Biloxi, Mississippi.

All in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 10

On or about August 4, 2020, in Harrison County, in the Southern Division of the Southern District of Mississippi, the defendant, **SUSAN BECKER**, did willfully and knowingly make a materially false, fictitious or fraudulent statement or representation to agents of the Federal Bureau of Investigation in which she claimed to have had only two bank accounts, one at Keesler Federal Credit Union and one at Community Federal Credit Union when she knew that she had accounts at Hancock Whitney Bank, The Peoples Bank, BancorpSouth Bank, Chase Bank and Regions Bank.

All in violation of Title 18, United States Code, Section 1001(a)(2).

NOTICE OF INTENT TO SEEK CRIMINAL FORFEITURE

As a result of committing the offenses as alleged in this Indictment, the defendants shall forfeit to the United States all property involved in or traceable to property involved in the offenses, including but not limited to all proceeds obtained directly or indirectly from the

offenses, and all property used to facilitate the offenses.

Further, if any property described above, as a result of any act or omission of a the defendants: (a) cannot be located upon the exercise of due diligence; (b) has been transferred or sold to, or deposited with, a third party; (c) has been placed beyond the jurisdiction of the Court; (d) has been substantially diminished in value; or (e) has been commingled with other property, which cannot be divided without difficulty, then it is the intent of the United States to seek a judgment of forfeiture of any other property of the defendants, up to the value of the property described in this notice or any bill of particulars supporting it.

All pursuant to Title 18, United States Code Section 981(a)(1)(C) and 982(a)(2), and Title 28, United States Code, Section 2461.



DARREN J. LAMARCA
United States Attorney

A TRUE BILL:

s/signature redacted
Foreperson of the Grand Jury

This indictment was returned in open court by the foreperson or deputy foreperson of the Grand Jury on this, the 8th day of February 2022.



LINDA SHEREE KARA
UNITED STATES MAGISTRATE JUDGE